## **ABSTRACT**

A physiological stress testing method and apparatus which provides customized exercise routines that allows an individual to exercise at their own rate, while still challenging the individual to achieve maximal desirable heart rates and exercise stress loads. An apparatus that provides at the user's option to use different major muscle groups, but without requiring weight bearing on joints. A gradually increasing work load is applied. The work load applied by the apparatus is the same regardless of the speed or efficiency at which a patient operates the apparatus. This maximizes a user's opportunity to reach a desired physiological stress level either in a stress testing context or in an exercise context. The apparatus ordinarily will use an electromagnetic resistance unit and a controller with a central processing unit to adjust the resistance to control the work load.